



Contracts for Goods or Services

Before signing any contract:

- Take time to read and understand what you are signing. Pay attention to the fine print which may contain important information.
- Don't be pressured into signing something you do not understand.
- Know exactly what you are getting, and how much you will have to pay and over what period of time.
- Be sure the contract contains the name, phone number and address of the business and salesperson.
- Be certain you have a street address (or some other permanent business location) where you can reach the business.
- The contract should be dated.
- Make certain that there are no empty spaces that may be filled in later without your knowledge or approval.
- Be sure that all verbal promises that were made are included in writing in the contract.
- Be certain that the contract contains specifics concerning payment and delivery dates.
- After signing, keep a copy of the contract for your records.

Time limits on cancellations:

- You have the right to cancel contracts made as a result of a contact with you at your home within three (3) business days, if the contract was for more than \$25 and was signed in your home.
- Door-to-door salespersons must give you a "Notice of Cancellation" containing the date, name and address of the business and the procedure for cancellation.

- To cancel such contracts just sign, date and return the Notice of Cancellation within three business days. Send your cancellation by certified mail and save your receipts.
- You can cancel a contract to purchase a condominium within 15 days after receiving the public offering statement from the developer/owner unless you took title of the unit during that period.

Home improvement contracts:

- Be sure the contract describes the work to be done and includes starting and completion dates.
- Make sure all guarantees are in writing and are included in the contract.
- Arrange for the contract to contain a clause requiring the company to clean dirt and debris away from the work area.
- You have the right to cancel home improvement contracts within three (3) business days, with the exception of contracts for emergency services or repairs.

No right of cancellation:

There is no automatic right-to-cancellation of the contracts signed away from your home, such as for the purchase of an automobile, so carefully weigh those purchase decisions before signing.